

I am writing to you today, regarding my concerns about a national rollout of this Indue welfare card.

I realise that currently, we are only in a trial period, but it seems that with all the positive spin coming from the LNP, that the future intention will be for all Social Security recipients to be placed on such a card.

I have been receiving the DSP for 17 and a half years, after an accident at work took me out of the active workforce. In all that time, I have kept records of all my spending (excel spreadsheet), primarily to help me make the transition from an income (17 years ago) of just over \$40K/annum down to (currently, with allowances etc.) around \$26K.

As you may well imagine, initially it was very difficult to make that transition but with self discipline, I have been able to budget appropriately and am able to live within that budget.

Should this Indue card be rolled out nationally, that won't be the case.

Let me explain.

Firstly, I pay my rent to my (private) landlord directly, through a bank transfer, and from what I am led to believe through my research on this card, something that will be difficult, if not impossible to do, should I be issued with this 'welfare' card.

I also pay my landlord for the power bill every quarter. The reason I do that, is that he has electricity accounts on a number of properties, and as such, gets a 20% discount. I could quite easily put the account in my name, but that would mean an instant 20% increase in my power costs. This payment is also made via direct bank transfer.

To make my DSP go as far as possible, I am constantly looking to find the best possible price for anything I need to purchase, and this includes buying fresh fruit and veg, through 'cash only' farmer's stalls etc. I also buy a lot of larger items 2nd hand through places like eBay and Gumtree.

I use PayPal for eBay, but it looks like any eBay purchases will have to come from the 20% of my DSP that will be paid into my bank account. Gumtree, of course, is cash only. So for many of these things I will be forced to pay a higher amount, as these cheaper options will not longer be available to me.

I live in [REDACTED] so only have access to two local supermarkets (IGA & Spa), these places have costs of between 10% and 20% higher than say Woolies in Coffs Harbour. So, to save some money on groceries, I do one shop a month through the Woolies home delivery service. From what I read, Woolworths is not interested in doing business with the Indue card, so that option will no longer be available to me, effectively increasing my grocery bill by at least 15%.

I also pay vehicle insurance via direct debit. Again, as DD is not possible through the Indue card, I will be forced to make that payment through the cash allowance too.

None of the above takes into account things like vehicle service and repair, which once again, I am more likely to do with a back yard mechanic, who only takes cash.

Or any emergency situations either.

For instance, recently I had to replace a dead fridge. My old one died on a Saturday morning. Through a local community notice board, I managed to find a replacement, and managed to get it delivered to my place by that afternoon. I paid cash for the fridge and for the transportation from [REDACTED] Because I was able to get that all done within that day, I didn't lose all the food that was sitting in my freezer. If that same scenario happened and I was on the Indue card, the outcome would have been completely different, as I wouldn't have had the cash available. So I would have had to wait until the following Monday before I could even start to get things organised. Then if I could get approval from Indue to spend the money, it wouldn't be for a 2nd hand fridge and I would probably have to wait quite some time for that replacement.

I hope you can see what I'm trying to show you here. That should this card be rolled out nationally, and for all social security recipients, I am going to be significantly worse off than I am today. You can bet that I will not be the only one, that would be so adversely effected.

So, I am asking you, in discussions regarding this Indue card, to think very seriously about how this card will effect those of us already skating the thin ice of poverty.

Thank you for your time in reading this, and I would welcome any feedback.